

This listing of claims will replace all prior versions, and listings, of claims in the application:

**Listing of Claims:**

Please cancel claims 127-174, 177 and 188-189 without prejudice or disclaimer, and claims 190-198 are added.

Claims 1-174 (Canceled)

Claim 175 (Currently Amended)     A method for effecting a sale using a communication network, said method comprising the steps of:

storing a plurality of predetermined sale limits for a plurality of users in a computing device communicatively coupled to the Internet;

receiving a transmitted request for a sale transaction over the Internet;

receiving information transmitted from a user in said sale transaction, wherein said information includes a password;

determining whether said password is valid, and if said password is valid, using said information from said user in said sale transaction to identify a predetermined sale limit from said computing device for said user in said sale transaction; and

limiting said user in said sale transaction to said predetermined sale limit.

Claim 176 (Previously Presented)     The method of claim 175, where said predetermined sale limit identifies a maximum sale amount permitted within a predetermined period of time.

Claim 177 (Canceled)

Claim 178 (Currently Amended)     The method of claim ~~177~~175, where said password is a personal identification number (PIN).

Claim 179 (Previously Presented) The method of claim 175, where said information transmitted from a user includes address information associated with said user.

Claim 180 (Previously Presented) The method of claim 179, where said address information is a computer network address.

Claim 181 (Previously Presented) The method of claim 179, where said address information is a billing address.

Claim 182 (Previously Presented) The method of claim 181, further comprising the step of verifying said address information.

Claim 183 (Previously Presented) The method of claim 175, further comprising a step of determining a sale limit for a user for whom no predetermined sale limit has been stored in said step of storing.

Claim 184 (Previously Presented) The method of claim 183, where said step of determining a sale limit includes the step of consulting one or more external databases.

Claim 185 (Previously Presented) The method of claim 184, where said one or more external databases includes at least one of the following: an automatic number identification database, a credit card agency database, a credit report bureau database, a banking institution, or a check approval service.

Claim 186 (Previously Presented) The method of claim 175, further comprising the steps of:

effecting said sales transaction;

storing information identifying an amount of said sales transaction; and

using said stored information identifying an amount of said sales transaction when a subsequent sales transaction is requested for said user.

Claim 187 (Previously Presented) The method of claim 186, further comprising the step of reducing a user's predetermined sale limit based on said stored information identifying an amount of said sales transaction.

Claims 188-189 (Canceled)

Claim 190 (New) A method for effecting a sale using a communication network, said method comprising the steps of:

storing, in a device communicatively coupled with a controller, a credit database identifying credit accounts associated with users, wherein said credit accounts include one or more credit limits for said users;

receiving a request from one of said users for a sale transaction over said communication network, said request including user information;

performing, using said controller, initial fraud control with said user information and said credit database;

executing said sale transaction if said initial fraud control determines that said sale transaction would not exceed a credit limit for said user;

temporarily blocking said sale transaction if said initial fraud control determines that said sale transaction would exceed a credit limit for said user;

providing said user with an opportunity to take corrective action associated with said credit account to permit said temporarily-blocked sale transaction; and

executing said temporarily-blocked sale transaction after said user takes corrective action associated with said credit account.

Claim 191 (New) The method of claim 190, wherein said corrective action includes a payment made by said user towards said credit account.

Claim 192 (New) The method of claim 190, wherein said user information includes address information of said user.

Claim 193 (New) The method of claim 190, where said user information includes a telephone number.

Claim 194 (New) The method of claim 190, where said one or more credit limits limit sale transaction volume for a given period of time.

Claim 195 (New) A method for effecting a sale using a communication network, said method comprising the steps of:

storing, in a device communicatively coupled with a controller, a credit database for identifying preauthorized credit accounts associated with users of said communication network and information uniquely identifying said users;

receiving a request from one of said users for a sale transaction over said communication network, said request including information uniquely identifying said user;

automatically accessing a preauthorized credit account for said user using said information identifying said user;

using said credit account information for an account associated with said user to determine a preauthorized credit limit applicable to said requested sale transaction for said user; and

limiting said sale transaction using said preauthorized credit limit.

Claim 196 (New) The method of claim 195, wherein said step of limiting includes the steps of:

temporarily blocking said sale transaction if said sale transaction would exceed said credit limit for said user;

providing said user with an opportunity to take corrective action associated with said credit account to permit said temporarily-blocked sale transaction; and

executing said temporarily-blocked sale transaction after said user takes corrective action associated with said credit account.

Claim 197 (New) The method of claim 175, wherein said step of limiting includes the steps of:

temporarily blocking said sale transaction if said sale transaction would exceed said predetermined sale limit for said user;

providing said user with an opportunity to take corrective action associated with said temporarily-blocked sale transaction; and

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executing said temporarily-blocked sale transaction after said user takes said corrective action.

Claim 198 (New) The method of claim 175, wherein said information from said user uniquely identifies said user.